



MASSHEALTH  
ENROLLMENT GUIDE

# CarePlus

COMMONWEALTH OF MASSACHUSETTS  
Executive Office of Health and Human Services

MassHealth



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This guide includes extra pages about the MassHealth CarePlus health plans available in the service area where you live. Read these pages carefully to learn more about the differences between MassHealth CarePlus health plans. Also, read the Summary of Benefits that came in the envelope with this guide to learn more about the health care benefits that all the health plans cover for your coverage type. We're here to serve you Monday–Friday from 8:00 a.m.–5:00 p.m. Call a MassHealth customer service representative at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled). Or, visit the MassHealth website at [www.mass.gov/masshealth](http://www.mass.gov/masshealth).

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# 1 What is MassHealth?

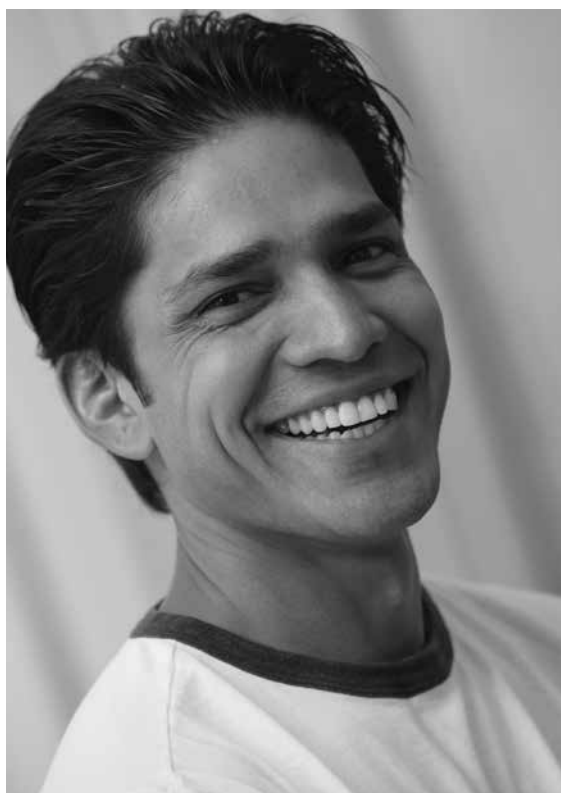
## What is MassHealth CarePlus?

The Medicaid program in Massachusetts is called MassHealth. MassHealth has different coverage types available based on each individual applicant's circumstances and income. MassHealth CarePlus is a MassHealth coverage type that provides a broad range of health care benefits to certain adults aged 21-64. MassHealth helps people who get MassHealth CarePlus benefits to join a health plan.

A *health plan* is a group of providers, hospitals, and other professionals who work together to help meet your health care needs. MassHealth CarePlus members are **required to enroll** with a health plan unless they have other comprehensive (total) health insurance that MassHealth helps to pay or another exception applies.

You should enroll in a health plan within 14 days from the date we mailed you this guide. **If you do not choose a health plan, MassHealth will choose one for you. For information about your health plan choices, see page 8 of this guide.**

## Your MassHealth card



MassHealth will send you a member card. If you already have a MassHealth card and a new one comes in the mail, call us at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled) and ask which card to use. Your health plan will send you an identification (ID) card. **Carry your MassHealth card and your health plan ID card.** Show them whenever you get health care services and whenever you go to the pharmacy.



## Enrolling in a health plan

You must enroll in a MassHealth CarePlus health plan that is available where you live. The Comparison Chart that came with this guide will show you the plans that are available in your region. You will have 14 days from the date we mailed you this guide to enroll. To learn more, go to page 8.

To enroll in a health plan, do the following.

- **Read about available health plans in this guide.**
- **Choose a health plan in your region.** There are certain times when you can choose a health plan that is not offered in your region. For more information, call us at 1-800-841-2900 (TTY: 1-800-497-4648).
- **Choose a primary care provider.**
- **Enroll in a health plan.** You can enroll in a plan several ways:



- Visit [www.mass.gov/masshealth](http://www.mass.gov/masshealth) to enroll online. Click on the “MassHealth Members and Applicants” button, then on “Enroll in a Health Plan.”



- Call us Monday–Friday, 8:00 a.m.–5:00 p.m.



- Fill out the form in this guide and mail it to us in the envelope that came with this guide.



### IMPORTANT!

After you enroll in a MassHealth health plan, you may be subject to yearly Plan Selection and Fixed Enrollment Periods. For more information about these periods, see page 13 of this guide.



## A customer service representative can help

### Who are MassHealth customer service representatives?

MassHealth customer service representatives are MassHealth workers who can answer your questions. They can help you with the following.

- Learn about the MassHealth health plans.
- Enroll in a health plan that is offered in the region where you live and choose a primary care provider.
- Change your health plan, if you need to.
  - If you are in a Fixed Enrollment Period, they can help answer your questions and process your request if you meet one of the acceptable reasons. More information about those reasons can be found on page 14 of this guide.
- Learn about services and benefits, including how to get them.
- Find providers in your area.

If you need help or have questions, call us at 1-800-841-2900 (TTY: 1-800-497-4648). You can call us Monday–Friday, 8:00 a.m.–5:00 p.m. The call is free.

If you do not choose a health plan, MassHealth will choose one for you.

MassHealth Customer Service Representatives speak languages other than English, such as Chinese, Haitian Creole, Khmer, Portuguese, Russian, Spanish, and Vietnamese. For help in any language, call us for **free interpreter services**.

- Usted puede obtener información en español, **llame al 1-800-841-2900** (TTY: 1-800-497-4648 para personas sordas, con dificultad auditiva o con dificultad para hablar).
- To get this information in braille or on audio tape, **call us at the number above**.

Remember, **you must enroll in a health plan** that is available where you live **within 14 days** from the date we mailed you this guide!

### What is a health plan?

A health plan is a group of providers, hospitals, and other health care professionals who work together to help meet your health care needs. You must enroll in a health plan that is available where you live within 14 days from the date we mailed you this guide. After you enroll, you will get most of your health care services from the health plan.

**Reminder:** After you enroll in a MassHealth health plan, you may have yearly **Plan Selection** and **Fixed Enrollment Periods**. For more information about these periods, see page 13 of this guide.

### What is a primary care provider?

A primary care provider (also called a PCP) is the health care provider **you choose** to give you routine care. Your primary care provider gives you all of your regular health care and refers you to specialists when necessary. Your primary care provider may be a doctor or a nurse practitioner.

*Specialists* are providers with extra training. You may need to get a referral from your primary care provider to see some specialists, but your health plan will give you more information about which specialists you can see without a referral. To get a referral, call your primary care provider. For more information, see page 18 of this guide.

**When you enroll in a health plan, you need to choose a primary care provider.**

You may also choose a primary care provider at the same time you choose your health plan. Your primary care provider will help you coordinate your health care and refer you to specialists when needed. If you do not choose a primary care provider when you choose your health plan, you will need to choose one once you enroll. Your health plan can help with that. If you do not choose a primary care provider, your health plan will choose one for you, but you can change your primary care provider at any time.

Regular checkups keep you healthy. All health plans pay for regular checkups for all their members.

# 5 REASONS you should have A PRIMARY CARE PROVIDER



1. You'll build an ongoing relationship with your provider. Your PCP will become a familiar face to you and will get to know you and your medical history well. Together, you'll make better, more-informed health decisions.



4. Easy referrals to specialists. Your PCP will know when you need care from a doctor with special expertise and will give you a referral, saving you the time and stress of finding one on your own.



2. Your PCP can catch health issues early. You'll see your PCP for regular checkups, tests, and screenings. And you'll know who to call when you aren't feeling right. This is your first line of defense against serious health conditions and disease.



5. Your PCP will understand the "whole" you. A PCP will look at health issues you may be having from every angle, and take a holistic approach that considers physical, social, and mental issues that may affect how you feel.



3. Your PCP will help you stay focused on your health goals. If you are living with a chronic disease, like diabetes, your PCP will make sure you're doing everything you need to do to stay healthy—and out of the Emergency Room.

Choose a PCP today by calling  
your health plan, or contacting us  
at **1-800-841-2900**

(TTY: 1-800-497-4648 for people  
who are deaf, hard of hearing, or  
speech disabled).



## What your health plan can do for you

To see all of your covered health care benefits, look at the *Summary of Benefits* that came with this guide. This summary also tells you which benefits you get from MassHealth and which you get from your health plan.

Some services may have limits. Many may require either a referral from your primary care provider or a prior authorization from your health plan or both. Your health plan will provide you with more information about referrals and prior authorization. Also, you may have to pay a small fee (copayment) for some services.

Your health plan offers benefits such as:

- preventive care and regular checkups;
- prescriptions (medicine) at the pharmacy;
- drug and alcohol counseling;
- counseling to help you stop smoking;
- pregnancy care and family planning services (If you are pregnant, you should contact MassHealth because you will qualify for additional benefits due to your pregnancy.);
- physical therapy and other rehabilitative care;
- inpatient hospital care;
- emergency care;
- mental health care;
- care from specialty doctors;
- emergency transportation; and
- care for chronic (long-term) diseases.

Your plan may also offer prevention programs, such as programs to help members to lose weight and manage stress.

To find out exactly what benefits you can get from your health plan:

- look at the *Summary of Benefits* that came with this guide;
- read the member handbook that your health plan sends you after you enroll;
- call your plan's customer service department. The phone number is on page 27 of this guide; or
- call MassHealth at **1-800-841-2900**.

## 4 How to choose

### The six plans that work with MassHealth CarePlus

To learn more about the six plans that work with MassHealth CarePlus, read the documents that are inside the front cover of this guide or visit [www.mass.gov/masshealth](http://www.mass.gov/masshealth). They will tell you about the health plans available where you live. You can also visit the website of any plan that might interest you.



### How are health plans the same?

Health plans are the same in these ways.

- They have providers, hospitals, and specialists to take care of your health needs.
- They all cover the same MassHealth benefits, but each one may offer special benefits. To see the benefits that all the health plans cover, look at the **Summary of Benefits** that came with this guide. Each health plan's special benefits are included in the MassHealth CarePlus Managed Care Comparison Chart. This will also tell you about the health plans available where you live.
- You need to show both your health plan ID card and a MassHealth card to get MassHealth covered services.
- You can call your primary care provider 24 hours a day, 7 days a week.
- They have a customer service department to answer your questions.
- You can complain if you are unhappy with the health care that you get.

## How are health plans different?

To find out what makes the health plans different from each other, read the documents that came with this guide, or visit [www.mass.gov/masshealth](http://www.mass.gov/masshealth). They will tell you about the health plans available where you live.

Each plan offers some different special benefits, such as health education programs, services, and other benefits. You will see that some plans offer services in just one part of the state, while others serve the whole state. In general, you must enroll in a health plan that is available where you live. There are certain times when you can choose a health plan that is not in your region. For more information about these circumstances, call us at 1-800-841-2900 (TTY: 1-800-497-4648).

Some plans have yearly **Plan Selection** and **Fixed Enrollment Periods**.

If you choose to enroll in the PCC Plan, you do not have **Plan Selection** or **Fixed Enrollment Periods** and can choose to switch health plans at any time during the year.

If you choose to enroll in any other health plan, you will have a 90-day **Plan Selection Period**. During this time you can change your health plan for any reason. After 90 days, you will be in your **Fixed Enrollment Period**. During this time you cannot change your health plan unless certain reasons apply. For more information see page 14.



## Choosing the health plan that is best for you

Here are some tips to help you choose a health plan.

- **Make a list** of the providers, specialists, counselors, and hospitals that you use now.
- **Find out what health plans are available where you live.** You can call MassHealth Customer Service or visit [www.mass.gov/masshealth](http://www.mass.gov/masshealth) to find out which health plans are offered in your region. There are certain times when you can choose a health plan that is not available where you live. For more information, speak to a MassHealth customer service representative.
- **Decide** which person or hospital on the list is most important to you. All providers and specialists do not work with all plans.
- **Call one of the following.**
  - **The provider, counselor, or hospital,** and say “I would like to know which MassHealth CarePlus plans you work with.”
  - **MassHealth at 1-800-841-2900** (TTY: 1-800-497-4648) to find out if a provider is part of a MassHealth CarePlus health plan.
  - **A health plan’s customer service department or check their website** to find out if your provider is part of that MassHealth health plan. You can find the phone number and websites for a health plan’s customer service department on page 27.
- **Choose** the health plan that works with the provider, counselor, or hospital you want to keep using.

## Choosing a primary care provider

You must choose **only one** provider in your health plan to be your primary care provider. If you do not choose, MassHealth or your health plan will pick a primary care provider for you.

If you do not have a primary care provider now, you can ask your family and friends to tell you about a primary care provider they go to and like. If you decide that you want that provider too, find out which health plans that provider works with.

You can always choose to change your primary care provider, for any primary care provider that is in your health plan’s networks, at any time, for any reason. You can change your primary care provider even if you are in a Fixed Enrollment Period.

## 5 How to enroll

### How do you enroll in a health plan?

It's easy to enroll! Follow these three steps:

**Step 1: Choose** a health plan that is available where you live. There are certain times when you can choose a health plan that is not available where you live.  
For more information, call us at 1-800-841-2900 (TTY: 1-800-497-4648).

**Step 2: Choose** a primary care provider if you want to.

**Step 3: Enroll in a health plan.** You can enroll in a plan several ways:



- Visit [www.mass.gov/masshealth](http://www.mass.gov/masshealth) to enroll online. Click on the “MassHealth Members and Applicants” button, then on “Enroll in a Health Plan.”



- Call us Monday–Friday, 8:00 a.m.–5:00 p.m.



- Fill out the form in this guide and mail it to us in the envelope that came with this guide.



Remember you must enroll within 14 days from the date we mailed you this guide. If you do not choose a health plan within 14 days, MassHealth will choose for you. IT IS BETTER IF YOU MAKE THE CHOICE. YOU KNOW WHAT IS BEST FOR YOU.

### Can you change your health plan?

If you are enrolled in any health plan other than the Primary Care Clinician (PCC) Plan, you will only be able to change your health plan during certain times of the year. The time when you can change your health plan is called the **Plan Selection Period**. The time when you cannot change your health plan, except for certain reasons, is called the **Fixed Enrollment Period**. Additional information about the **Plan Selection** and **Fixed Enrollment Periods** can be found in the sections below.

Once you are enrolled in a health plan, MassHealth will send you a letter confirming your enrollment. This letter will also tell you if you will have a **Plan Selection Period** and **Fixed Enrollment Period**. More information about those periods can be found in the section entitled *Plan Selection and Fixed Enrollment Periods*.

### How can you change your health plan?

If you want to change your health plan, go to [www.mass.gov/masshealth](http://www.mass.gov/masshealth). Click the “Members and Applicants” button and then the “Enroll in a Health Plan” button.

Or call us at 1-800-841-2900 (TTY: 1-800-497-4648). Tell us that you would like to change your health plan and find out about:

- Other health plans in your region. There are certain times when you can choose a health plan that is not available where you live. Ask the person for more information about these times.
- If you are in your **Fixed Enrollment Period**, and if you meet one of the reasons that allow you to change your health plan. If you do not meet one of those reasons, you will need to wait until your next **Plan Selection Period** before you can change your health plan.

The MassHealth customer service representative can change your health plan and you will be enrolled in the new health plan starting on the first day of the next month. For example, if you call MassHealth Customer Service on March 15, your new plan enrollment will start on April 1. In some situations, your enrollment will change the next day, depending on the reason you are changing plans. Ask the MassHealth customer service representative for more details.



## Plan Selection and Fixed Enrollment Periods

If you have a **Plan Selection Period**, you will only be able to change your health plan during a certain time of the year. This is called your **Plan Selection Period**. For the rest of the year, you will be in a **Fixed Enrollment Period** and will only be able to change your health plan if you meet certain reasons.

### What is your Plan Selection Period?

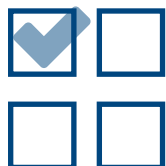
Your **Plan Selection Period** starts the day you enroll in any health plan, other than the PCC Plan. During this time you will have 90 days to change health plans for any reason. MassHealth will send you a letter letting you know you are in your **Plan Selection Period** and when your period ends.

If you are happy with your current health plan, you do not need to do anything at that time. Your **Plan Selection Period** is a time for you to try out the health plan you are enrolled in and see if it meets your health care needs.

Every year you will have a new 90 day **Plan Selection Period**. MassHealth will send you another letter letting you know when your new **Plan Selection Period** starts and ends. Questions to ask may include: Are the providers I see most frequently—including doctors, hospitals, and specialists—in my Plan's network? Have my healthcare needs changed recently? This is the right time to shop around by visiting plan websites, calling MCOs directly, or speaking with us.

If you are enrolled in the PCC Plan, you can change your health plan at any time. However, if you enroll in a different health plan, other than the PCC Plan, you will have **Plan Selection and Fixed Enrollment Periods**.

### PLAN Selection Period



You **CAN CHANGE** your health plan during this period.

### FIXED Enrollment Period



You **CANNOT CHANGE** your health plan during this period, except for certain reasons (*see page 14 for details*).

## Can you change your health plan during your Fixed Enrollment Period?

After your **Plan Selection Period**, if you are enrolled in any health plan, other than the PCC Plan, you will be in a **Fixed Enrollment Period**. You will receive another letter from MassHealth when this happens. Once you are in the **Fixed Enrollment Period**, you will not be able to change your health plan until the next **Plan Selection Period**, except for certain reasons listed below.

If you are in a **Fixed Enrollment Period**, you may request to change your health plan if one of the following reasons applies to you:

- You move out of your MCO health plan's service area.
- You need related services to be performed at the same time, and those related services are not all available within your MCO health plan's network, and your primary care provider or another provider determines that receiving those related services separately would be an unnecessary risk to you.
- Your MCO health plan is not meeting your needs for other reasons including but not limited to poor quality of care, lack of access to covered services or lack of access to providers experienced in dealing with your health-care needs.
- Your MCO no longer serves your geographic area. MassHealth will let you know if this happens.
- Your MCO has not provided access to health care providers that meet your health care needs over time, even after you've asked for help.
- MassHealth has information that you are homeless, and your MCO does not have providers who can meet your specific geographic needs.
- Your MCO is not meeting your language, communication, or other accessibility needs or preferences.
- Your key network providers, including primary care physicians, specialists, or behavioral health providers, have left your MCO's network.
- Your MCO health plan, because of moral or religious objections, does not cover a service you seek.
- Your MCO has substantially violated a material provision of its contract with MassHealth.
- MassHealth sanctions your MCO by allowing members to disenroll from the MCO. MassHealth will let you know if this happens.

If you would like to change your health plan during your **Fixed Enrollment Period** and feel that you meet one of the reasons listed above, call us at **1-800-841-2900** (TTY: **1-800-497-4648**).

If MassHealth denies your request to transfer to another plan during your **Fixed Enrollment Period**, you can ask for a fair hearing (appeal). MassHealth will send you a letter letting you know that your request has been denied and will include a Fair Hearing Request Form. If you have questions on how to complete the form, please call us.

## Can you change your primary care provider?

Yes, you can change your primary care provider to any primary care provider who participates with your health plan at any time and for any reason. You can change your primary care provider at any time, even if you are in a Fixed Enrollment Period.

To change your primary care provider, call the customer service department of your health plan. Tell the customer service department that you would like to choose a new primary care provider who participates with your health plan.

The customer service department's phone number is on your health plan ID card and on page 27 of this guide. If you are a PCC Plan member, call us at 1-800-841-2900 (TTY: 1-800-497-4648).

## Other health insurance

If you have other insurance such as Medicare, veterans' benefits, or health insurance through your job or a family member's job, call MassHealth. You must also tell us if you have a chance to get other insurance.

Call us at **1-800-841-2900** (TTY: 1-800-497-4648) Monday–Friday, 8:00 a.m.–5:00 p.m.

Having other insurance might not affect your MassHealth benefits. In fact, MassHealth may even help you pay for the other insurance. If you have other insurance, you may not be able to stay in a MassHealth health plan, but you might still get MassHealth benefits. If you have questions about other insurance, call us.



## Helpful tips

Here are some tips for what to do when you're in a health plan.

- Make an appointment with your primary care provider so he or she can get to know you.
- Visit your primary care provider for regular checkups or when you need care.
- Call your primary care provider if you have a question about getting health care services.
- Go to a hospital emergency room or call 911 when you have a serious health problem that you think needs immediate attention (see page 22 for more information on emergency care).
- For a mental health or substance use disorder emergency, you can also call the Emergency Services Program in your area. You can find the number for the program in your area in your health plan's provider directory or member handbook.
- If you go to the emergency room, call your primary care provider within 48 hours for follow-up care. If you have a mental health or substance use disorder emergency, you should also call your mental health or substance use disorder provider.
- Always carry your MassHealth card and your health plan ID cards with you.
- Show your MassHealth card and your health plan ID cards whenever you get health care.
- Read everything that your health plan sends you.
- For assistance and information about benefits that you receive from MassHealth, call your health plan's customer service department. The phone number is on your health plan ID card and on page 27 of this guide.

Tell MassHealth if you have changes so we can make sure you are getting the benefits you need.

### What MassHealth care services can you get?

MassHealth CarePlus offers many health care services. To find out what services you can get, read the **Summary of Benefits** that came with this guide. Some services may have limits, and many require either a referral from your primary care provider or a prior authorization from your health plan, or both. The way to get these services may differ, depending on the health plan you choose.

### Bills and copayments

You should not get a bill for any service that is covered by MassHealth, but you may need to pay a small fee (copayment) for some of the services listed in the enclosed **Summary of Benefits**. To find out more about copayments, look in your health plan's member handbook.

A provider, hospital, pharmacy, or other health care professional cannot refuse to provide a service even if you cannot afford to pay. However, you may get a bill for the copayment.

Also, you may ask for a health care service that your provider or health plan decides is not "medically necessary" (needed). If you choose to have that service anyway, you might have to pay for the service.

### What to do if you get a bill for a MassHealth covered service or benefit

If you get a bill for any service that is covered by MassHealth, call your health plan's customer service department. You can find the phone number for your health plan's customer service department on your health plan ID card and on page 27 of this guide.

You can also call the provider who is sending you a bill. Tell the health care provider that you are a MassHealth member. Also tell the provider the name of your health plan and ask them to bill your health plan for the service.

Take out your MassHealth card and any other health plan ID card you have, and say, "I am a MassHealth member and I got a bill for a covered service. Here is my MassHealth card number and my health plan ID card number."

## Going to specialists

A *specialist* is a provider with extra training. If your primary care provider thinks that you need to see a specialist, he or she will give you permission. Your primary care provider's permission is called a *referral*.

Check with your primary care provider or with your health plan's customer service department to see if you need a referral. You may need a referral to see a specialist even if you have seen that specialist before.

Here are some services that **do not need a referral** from your primary care provider:

- treatment for an emergency health condition;
- mental health care services;
- substance use disorder treatment services;
- family planning services; and
- dental care.

There may be other times when you do not need a referral. For more information, ask your primary care provider or call your health plan's customer service department. You can find the phone number of the customer service department on your health plan ID card and on page 27 of this guide.

## If you are pregnant

If you are pregnant, call your primary care provider as soon as you can. Your primary care provider will send you to an obstetrician/gynecologist (OB/GYN), who is a doctor that treats pregnant women. You can also call your OB/GYN directly. Also call your health plan and MassHealth Customer Service to make sure you get the benefits you need. If you are pregnant, you can get more benefits through a different MassHealth program called MassHealth Standard.

Talk with your health plan if you have special health care needs or if you are pregnant.



## Prenatal care

*Prenatal care* means regular health care during pregnancy. Prenatal visits to your OB/GYN provider are important for you and your baby. When you see the provider, you can ask what you can do to have a healthy pregnancy and healthy baby.

Here are some important tips during pregnancy.

- Eat a balanced (good) diet.
- Take your prenatal vitamins.
- Get plenty of rest.
- Go to every prenatal visit.

If you become pregnant, call your health plan and MassHealth Customer Service right away. If you are pregnant, you can get more benefits through a different MassHealth program called MassHealth Standard.



## If you have special health care needs

You may be able to get more health benefits if you have special health care needs. If you are currently paying for benefits, such as personal care attendants, without assistance from MassHealth, you may also qualify for help paying for these services.

Special health care needs include if you:

- have a medical, mental health, or substance use disorder that limits your ability to work or go to school;
- need help with daily activities, like bathing or dressing;
- regularly get medical care, personal care, or health services at home or in another community setting, like adult day care; or
- are terminally ill.

If you have special health care needs, please call us at 1-888-665-9993 (TTY: 1-888-665-9997 for people who are deaf, hard of hearing, or speech disabled). You can tell us at any time if you have special health care needs, including if your health changes in the future.

If you tell us about your special health care needs, you may choose to enroll in MassHealth Standard. MassHealth Standard covers all the same benefits that you have now, as well as additional health benefits like community long-term services and supports, such as personal care attendants, adult day health programs, and more. Your health plan options in MassHealth Standard may be different than those offered in MassHealth CarePlus. There are no monthly premiums for either MassHealth CarePlus or MassHealth Standard. And with MassHealth Standard, your co-pays will be the same as what you pay in MassHealth CarePlus.

If you move to MassHealth Standard, there may be some additional steps needed to get some of the added benefits that MassHealth Standard provides. For example, MassHealth may need additional information or may need to check to make sure the benefits are necessary and appropriate for you. Your doctor and MassHealth Customer Service can help explain these additional steps to you. Please call us at 1-800-841-2900 (TTY: 1-800-497-4648) if you have any questions about these additional steps.

Even if you have special health care needs, you can choose to stay enrolled in MassHealth CarePlus instead of moving to MassHealth Standard. If you want to stay in MassHealth CarePlus, you do not have to do anything.

## Mental health and substance use disorder services

Once you enroll in a health plan, you can get mental health and substance use disorder services through your health plan's network of providers. If you get mental health or substance use disorder services now and want to keep your provider, you should enroll in a health plan that your provider works with.

Call your provider and say, "I am now a MassHealth CarePlus member and I must enroll in a health plan. Which MassHealth CarePlus health plans do you work with?" You can also **call us** to find out if a provider is part of a MassHealth CarePlus health plan. Or you can also call **your plan's customer service department** to find out if your provider is part of your MassHealth CarePlus health plan.

You can find the phone number for your health plan's customer service department on your health plan ID card and on page 27 of this guide. If your new health plan does not cover your mental health or substance use disorder providers that you see now, ask the customer service department if you can continue to see your current mental health or substance use disorder providers and ask for help to find a provider covered by the health plan.



## 8 Emergency care

### Going to the emergency room

Emergency room care is only for health problems that you believe are serious enough to require immediate attention. **If you are having a health emergency, you can go to any emergency room or call 911.** For all other health problems, you should call your primary care provider. You can reach your primary care provider (or someone in the office) 24 hours a day, including weekends.

You can also get mental health and substance use disorder emergency services from the Emergency Service Program in your region. You can find the number in your health plan's provider directory.

Some examples of emergencies are:

- heavy bleeding;
- severe vomiting;
- severe or sudden pain or pressure;
- poisoning;
- difficulty breathing;
- loss of consciousness (passing out or fainting);
- convulsions or seizures (shaking all over that you cannot control); and
- thoughts of hurting yourself or others.

### Finding the emergency room closest to you

To find the closest emergency room, you can do one of the following.

- Call your health plan's customer service department. The phone number is on your health plan ID card and on page 27 of this guide.
- Call MassHealth Customer Service.
- Call **911**.

If you are not sure whether you need emergency care, you can call your primary care provider first. Your primary care provider might be able to see you at the office. All health plans cover treatment for emergencies. You do not need a referral for emergency care.

### Getting care outside of Massachusetts

If you get emergency care when you are outside of Massachusetts, certain rules apply. Ask your health plan's customer service department what to do if you plan to travel out of the state so you will know what to do if you have an emergency.

### These are your rights as a MassHealth member

- Your health care providers will treat you with respect.
- Your health care providers will keep your health information and records private.
- Your health care providers will give you information about treatment clearly, so that it is easy to understand.
- You can ask for a copy of your health records any time, and you will get them. You can also ask your health plan to change or correct your records; your health plan will do that if the law allows.
- You can bring a friend or relative with you to a health care visit to help you and speak for you.
- Your providers will make you part of all decisions about your health care.
- You can refuse health care treatment.
- You can call your primary care provider's office 24 hours a day, 7 days a week.
- If you think MassHealth or your health plan made a mistake, or denied you a medically necessary service or treatment, you can file a grievance and sometimes appeal the decision. For information on filing a grievance or making an appeal, look in your health plan's member handbook.
- You can change your health plan.
- You can change your primary care provider at any time.

### These are your responsibilities as a MassHealth member

- You must go to your health care appointments on time. Call your health care provider if you are going to be late or if you need to cancel an appointment.
- You should tell your primary care provider if you visit the emergency room. If you had a mental health emergency, you should also tell your mental health provider.
- You must tell MassHealth and your health plan about any changes, such as a new address, a new phone number, a pregnancy, or a change in your income.
- You may need to get a referral from your primary care provider before getting services from other providers.
- You must treat all your health care providers with respect.

## Keep MassHealth up to date

It is important to tell MassHealth and your health plan about changes in your life.

Tell us within 10 days about changes such as:

- a pregnancy;
- the birth of a baby;
- a change in your income;
- a new address; or
- a new telephone number.

We need your address so that we can send you important information about benefits and services. If we have the wrong address and your mail is sent back to us, MassHealth may stop your health coverage.

## If you receive benefits other than MassHealth

You should also report changes, such as your address and income, if you get any of the following benefits.

- Transitional Aid to Families with Dependent Children (TAFDC) or Emergency Aid to the Elderly, Disabled, and Children (EAEDC) benefits from the Department of Transitional Assistance (DTA). Call your local DTA office at **1-800-445-6604** (TTY: 1-888-448-7695).
- Supplemental Security Income (SSI) or Social Security Disability Income (SSDI) benefits from the Social Security Administration (SSA). Call your local SSA office at **1-800-772-1213** (TTY: 1-800-325-0778).
- Assistance from the Massachusetts Commission for the Blind (MCB). Call MCB at **1-800-392-6450** (TDD: 1-800-392-6556).



## Questions, compliments, and complaints

We want to make sure that all MassHealth members get quality health care. Whether you have good news about your health care or have a complaint or concern, call us at **1-800-841-2900** (TTY: 1-800-497-4648). We want to hear from you.



Call **1-800-841-2900** to let us know what you think about your health care. We want to hear your questions, complaints, and compliments.

MassHealth will try to answer any questions and concerns you have. If you would like to put your comments in writing, ask us to send you a form, or write to us at the following address.

**MassHealth Customer Service Center**  
**PO Box 45**  
**Boston, MA 02112-0045**

Also, tell your health plan if you are having a problem. You can find the phone number for your health plan's customer service department on your health plan ID card and on page 27 of this guide.



## 10 Important reminders

### Please remember

- In general, you must choose a health plan that is offered where you live. There are certain times when you can choose a health plan that is not available in your region. For more information, call us at 1-800-841-2900 (TTY: 1-800-497-4648).
- You must choose a health plan within 14 days from the date we mailed you this guide.
- You can change your health plan or primary care provider.
- You should go to the emergency room only for a serious problem.
- You can also get emergency mental health and substance use disorder services through Emergency Service Program (ESP) Providers. The number for the program in your area is in your health plan's provider directory or member handbook.
- Bring your MassHealth card and health plan ID card to every health care visit.
- Be on time for health care appointments.
- Call your health care provider's office if you will be late for an appointment or if you need to cancel.
- Call MassHealth and your health plan to report any changes, such as a different address, telephone number, or a new job.
- Call MassHealth Customer Service if you have questions. You can call us Monday–Friday, 8:00 a.m.–5:00 p.m. The call is free.

# 11 Important telephone numbers and websites

## Health plan telephone numbers and websites

These are the MassHealth CarePlus health plans. Call your primary care provider or health plan if you have questions about health care.

**Boston Medical Center HealthNet Plan** ([www.bmchp.org](http://www.bmchp.org))

Customer Service Department: 1-888-566-0010; 1-888-566-0012 (TTY: 1-866-765-0055; Relay operator: 1-800-421-1220)

Mental Health and Substance Use Disorder Services: 1-888-217-3501 (TTY: 1-866-727-9441)

**CeltiCare Health Plan** ([www.CeltiCareHealthPlan.com](http://www.CeltiCareHealthPlan.com))

Customer Service Department: 1-855-678-6975 (TTY: 1-866-614-1949)

Mental Health and Substance Use Disorder Services: 1-866-896-5053 (TTY: 1-866 614-1949)

**Fallon Community Health Plan** ([www.fchp.org](http://www.fchp.org))

Customer Service Department: 1-800-341-4848 (TTY please call TRS Relay 711)

Mental Health and Substance Use Disorder Services: 1-888-421-8861

(TTY: TRD 711 for people with partial or total hearing loss.)

**Neighborhood Health Plan** ([www.nhp.org](http://www.nhp.org))

Customer Service Department: 1-800-462-5449 (TTY: 711)

Mental Health and Substance Use Disorder Services: 1-800-414-2820 (TTY: 1-781-994-7660)

**Tufts Health Plan** ([www.tuftshealthplan.com](http://www.tuftshealthplan.com))

Together Customer Service including mental health and substance use disorders:

1-888-257-1985 (TTY: 1-888-391-5535)

**Primary Care Clinician Plan** ([www.mass.gov/masshealth](http://www.mass.gov/masshealth))

Customer Service Department: 1-800-841-2900 (TTY: 1-800-497-4648)

Mental Health and Substance Use Disorder Services: 1-800-495-0086 (TTY: 1-617-790-4130)

TTY is for people who are deaf, hard of hearing, or speech disabled.

## Telephone numbers of your primary care provider, specialists, and other health care providers

Use the space below to write the names and phone numbers of your providers, specialists, and other health care providers.

[illegible]



**Important!** If you need an interpreter or translation help, or if you have any questions, please call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people who are deaf, hard of hearing, or speech disabled). MassHealth does not discriminate on the basis of national origin.